

This listing of claims will replace all prior versions and listings of claims in the Application.

LISTING OF CLAIMS:

1. **(Currently Amended)** An in-store redemption system for generating coupons comprising:
 - a database of coupon information including information about coupons available, consumer account information, and information for associating selected ones of the available coupons with consumer accounts;
 - means, located at a retail location, for accessing the database, the means for accessing including, input means for enabling a consumer to enter account information, display means for displaying information about the coupons available to the consumer account, and selection means for enabling the consumer to select desired ones of the coupons based on the displayed information;
 - a printer, located at the retail location, for printing the selected coupons; and
 - redemption means, at the retail location, including a scanner for scanning coupons at the retail location checkout and means for determining if a coupon presented by the consumer is valid prior to crediting the consumer with a redemption value associated with the coupon.
2. **(Previously Presented)** The in-store redemption system of claim 1, wherein said means for accessing comprise a keyboard.
3. **(Previously Presented)** The in-store redemption system of claim 2, wherein said means for accessing further comprise means for transmitting data to and from a remote computer network.

4. **(Previously Presented)** The in-store redemption system of claim 1 wherein said redemption means comprises:

means for counting a number of times the consumer redeemed a particular coupon,
and

fraud indication means for indicating fraud if the number of times a coupon is redeemed by the consumer exceeds a predetermined amount.

5. **(Previously Presented)** The in-store redemption system of claim 4, wherein the account information is imprinted on a selected coupon as a bar code.

6. **(Previously Presented)** The in-store redemption system of claim 3, wherein said redemption means retrieves coupon information from said database.

7. **(Previously Presented)** The in-store redemption system of claim 3, wherein said means for accessing comprise a computer diskette.

8. **(Previously Presented)** The in-store redemption system of claim 7, wherein said computer diskette contains data from said remote computer network entered on said computer diskette prior to use of said in-store redemption system.

9. **(Previously Presented)** The in-store redemption system of claim 15, wherein the updating means provides additional virtual coupons for a selected category of products based on the redemption data of the consumer.

10. **(Previously Presented)** The in-store redemption system of claim 15, wherein the updating means provides fewer virtual coupons for a selected category of products based on the redemption data of the consumer.

11. **(Currently Amended)** A system for generating coupons, comprising:
a database of coupon information including information about coupons available, consumer account information, and information associating selected ones of the available coupons with consumer accounts;
a database access module, located at a retail location, that accesses the database by enabling a consumer to enter account information, displaying the information about coupons available to the consumer account, and enabling the consumer to select desired ones of the coupons based on the displayed information;
a printer, located at the retail location, that generates the selected coupons; and
a redemption module, at the retail location, including a scanner for scanning coupons at the retail location checkout, that determines if a coupon presented by a the consumer is valid prior to crediting the consumer with a redemption value associated with the coupon.

12. **(Previously Presented)** The system of claim 1, wherein determining if a coupon presented by the consumer is valid comprises accessing the database.

13. **(Previously Presented)** The system of claim 1, wherein determining if a coupon presented by the consumer is valid comprises accessing the database in real-time.

14. **(Previously Presented)** The system of claim 1, wherein the redemption means generates redemption data indicating the coupon has been redeemed.

15. **(Previously Presented)** The system of claim 14, further comprising updating means for updating the database based on the redemption data.
16. **(Currently Amended)** An in-store redemption system for generating coupons comprising:
- a database of coupon information including information about coupons available, consumer account information, and information for associating selected ones of the available coupons with consumer accounts;
- means, located at a retail location, for accessing the database, the means for accessing including, input means for enabling a consumer to enter account information, display means for displaying information about the coupons available to the consumer account, and selection means for enabling the consumer to select desired ones of the coupons based on the displayed information; and
- redemption means, at the retail location, including a scanner for scanning coupons at the retail location checkout and determining if a coupon presented by a the consumer is valid prior to crediting the consumer with a redemption value associated with the coupon.
17. **(Previously Presented)** The in-store redemption system of claim 16, including downloading means for downloading the selected coupons to a frequency card.
18. **(Previously Presented)** The in-store redemption system of claim 16, including printing means, for printing a temporary frequency card.

19. **(Previously Presented)** The in-store redemption system of claim 16, including means for generating a shopping list from the selected coupons.
20. **(Previously Presented)** The in-store redemption system of claim 17, wherein the frequency card allows products to be purchased.
21. **(Previously Presented)** The in-store redemption system of claim 17, wherein frequency card is a debit card.
22. **(Previously Presented)** The in-store redemption system of claim 17, wherein frequency card is a smart card.
23. **(Previously Presented)** The in-store redemption system of claim 17, including means for collecting purchasing data from frequency card usage.
24. **(Previously Presented)** The in-store redemption system of claim 16, including the retail location checkout having means for gathering coupon data and means for transmitting coupon data directly to manufacturer.
25. **(Previously Presented)** The in-store redemption system of claim 16, wherein the redemption means generates redemption data indicating the coupon has been redeemed.
26. **(Previously Presented)** The in-store redemption system of claim 25, including updating means for updating database of coupon information based on redemption data.

27. **(Previously Presented)** The in-store redemption system of claim 1, including the retail location checkout having means for gathering coupon data and means for transmitting coupon data directly to manufacturer.